

Annual Performance Report (November 2003 – October 2004)
Resunga Mahila Karyakram
Submitted to USAID by World Education
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Summary

The first year of the Resunga Mahila Project has seen rapid progress in Gulmi and Arghakhanchi districts. There are now 5244 women participating in the program. Three thousand, two hundred and forty-four new participants have been enrolled in the program with 2,433 completing Economic Education classes and 811 attending Basic Literacy classes. Of the new participants 1,032 are from the Dalit community. Over the last quarter the first participants in the economic education classes all completed classes. Results are still coming in from the final tests. The participants from the Basic Literacy classes have now completed their classes and will participate in advanced economic education classes after Tihar.

More than 2000 women from the earlier WEEL program supported by GARDP are now engaged in an institutional assessment process to determine their capacity development needs and are in the process of developing requests for mini-grants. In addition 121 new women's savings and credit groups have been formed. There are now 201 groups actively saving and revolving credit with support from the project. This quarter saw women from 90 groups attending Group Leader training and a large number of new groups starting to revolve small loans. This past quarter also saw the staff of the Centre for Microfinance meeting with women's group leaders, co-operatives, NGO partners and district line agencies to formulate district plans to develop microfinance in these districts.

A revised Technical Proposal has been submitted to USAID for the expansion of the project. Over the coming year a major expansion of the program is planned and it is anticipated that within the next few months more than 10,000 women will be participating.

Despite the progress of the program the security situation in the districts has remained extremely difficult. The project staff have made several visits but there have been a number of security incidents. The NGOs have been experiencing increasing pressure to reveal funding sources and there is increasing pressure to not accept any American funding. So far NGOs are resisting this pressure mainly by being evasive about this issue. Over the year the main impacts on the program by the security situation have been to cause delays in implementation. The delays in the Spring getting funds into Arghakhanchi meant classes were forced to run into monsoon. The long blockade also reduced our ability to monitor and provide technical support in the spring. While access has improved in recent months the greatest challenge is collecting information and regular monitoring by World Education staff. Due to the situation it is difficult to carry information and women are reluctant to provide the detailed information sought particularly on loans.

Despite the challenges and the program has managed to run relatively well with a rapid start up in the first year. Should the security situation remain stable or improve over the coming year it will be able to achieve its objectives.

Section I. Accomplishments

Over the first year of the project major progress has been achieved in meeting the programs objectives. Large numbers of women interested in participating were identified and enrolled in the program. A significant number of these new participants were Dalit women or women from minority groups. The main activities and outcomes over the year have been:

A. Village Planning and Orientation Meetings

The NGOs held orientation and planning meetings with all the communities that were new to the Women's Economic Empowerment and Literacy (WEEL) Program this year. They have also re-established contact with all the savings and credit groups that were established or strengthened during an earlier phase of the program to assess these groups' progress and needs. These groups are scattered in some of the most remote and conflict prone areas of the district making this a difficult task. Some of the NGOs have been able to visit their groups regularly while others are only in contact with them sporadically. From the initial assessments it seems that all the groups that were supported for the full program have managed to continue their microfinance activities and increase their savings and the size of the loans being given. Seven self-promoted groups in Gulmi are barely functional. These were only supported for self-learning with books and materials in the earlier phase as there was insufficient funds to work with them. These self-promoted groups have proved to be less sustainable. The NGO that tried to help them is now assessing whether or not to work again with these communities with a more intense program starting in Year 2.

B. Building Technical Capacity of NGO Partners

All the district level NGO partners were involved in the earlier phase of the project under GARDP. However with the expansion of the project there is a need to develop new field workers, train facilitators and to prepare NGO staff and managers for an expanded program working with more advanced microfinance activities. To achieve this a number of training activities were undertaken in Year 1.

1/. Group Leader Training – The Group Leader and Treasurer's from 90 new savings and credit groups attended a two-day training over the monsoon. This training helps newly elected leaders to assume leadership roles, lead continuing learning activities and ensures that they are confident and clear about book-keeping issues. It is also an opportunity for them to network with other group leaders and to clarify any other issues that they are not clear about.

2/. Training for Microfinance Program Management for Supervisors, Motivators and NGO representatives - The training for supervisors, motivators and NGO representatives was held in Butwal in June for 10 days. Seven NGOs representatives participated with seven participants (one from each NGO). Six motivators participated from six NGOs and 14 supervisors participated from seven NGOs. There were 27 participants in total. The training covered supervision skills, managing micro-finance programs and monitoring and evaluation. Participants prepared three-month work plans and participated in different levels of planning meetings. The training also

covered the planning process for the self-learning component of the program and the use of continuing education books.

3/. Training of Trainers for Economic Education - The Training of Trainers was held in Butwal in February for 11 days. Seven NGOs participated with 15 participants. The training covered topics and skills related to conducting Basic Literacy, Bridging Classes and Economic Education classes.

4/. Facilitator Training

In Gulmi District the NGOs conducted the Economic Education Facilitators Training in Feb. 2004 and classes started from March, 2004. In Arghakhanchi District the NGOs conducted Basic Literacy and Economic Education Facilitators Training in Feb. 2004, because of the geographical situation they grouped the facilitators and conducted the trainings in three locations. The NGOs all reported the trainings went well with the exception of problems receiving funds to pay the participants on time.

Future Training Needs

The Centre For Microfinance has identified a need for more work with NGOs to develop their knowledge of microfinance issues. Both these districts have a limited microfinance system and in general levels of awareness of microfinance are low. The Centre For Microfinance has identified the need for NGOs to have more training on microfinance principles, co-operatives and legal aspects, amalgamation issues, bookkeeping, management of savings and credit programs, financial management and business planning for microfinance organizations. The Centre for Microfinance will propose tailor-made and appropriate trainings for the coming year.

C. Basic and Economic Education Classes

Both Basic Literacy and advanced Economic Education classes were conducted in Year 1. All the classes ran smoothly period with only minor interruptions in some classes. All the Year 1 Economic Education classes were completed and all the classes formed savings and credit groups. A final test was given to these participants for this stage of the program which assessing literacy and numeracy mastery as well as knowledge gained related to microfinance. The Basic Literacy classes are now all complete and recently sat their final exams for which results are now being submitted.

The results from Gulmi have all been submitted for the participants in Economic Education classes. Of the 1730 women participants that enrolled 1649 (95%) attended regularly and completed the program. The Dalit community had the most problems with regular attendance and Oppressed Community Upliftment Centre (OCUC – a Dalit focused NGO) is concerned about how to include the poorest of the poor families in the groups. Of the 1730 women that enrolled 1413 attended and passed (82%) the exam. In our past experience women tell us there are a number of reasons why they attend regularly but do not turn up to sit the test. For some they have other work on the day of the test, others fear failing and embarrassing themselves or their family, others have poor eyesight and know they will not be able to do well. While facilitators do their best to encourage women to sit the test the fact remains that many choose not to or miss the test.

As the classes progressed and the decision to form a savings group was taken “new friends” joined the program. As a result there are now 1858 women actually in the savings and credit groups that emerged from these classes. As these 128 “new friends” joined the classes or one of the 61 group at various times they will present a challenge in the next stage of livelihood education if they lack the basic knowledge of savings and credit concepts, math and literacy skills.

There were two complications with running the classes in Year 1. The first resulted from the later than expected start to the program. It had been expected that confirmation of the program and funding would be received in early Autumn. In fact the final agreement and funding was not in place until late November. Despite a rapid start up this initial delay was compounded by delays getting the funds to the districts due to the problems holding funds in local banks. For this reason it was decided to hold more classes for groups wanting to move straight to advanced classes and fewer for women needing to start from the Basic Literacy level. An earlier start to classes will be possible in Year 2.

The second complication arises from the security environment. In the past women attended night classes and we provided kerosene. Due to security concerns classes are now run in the day time. This makes it difficult for women to attend as regularly and there are more interruptions when all the women have to attend to agricultural or other work. The participants and NGOs are requesting a more flexible calendar that enables them to take longer to complete the program. This is more a problem for NGO supervision but we are working with the NGOs to ensure that participants get the flexibility they need to complete the program successfully.

The breakdown for the enrolled participants by NGO partner and VDC are as follows. In total 3,244 participants enrolled with 811 participants in the Basic Literacy Classes and 2,433 in Economic Education Classes. Results are still being gathered from Arghakhanchi which was late starting due to the banking problems.

Table 1: Economic Education Participants by NGO Partner and VDC

District: Gulmi								
Sn.	Name of the NGO	Program VDC	# of BLC	Enrolled Participants	Number passing Final Test	# of EEC	Enrolled Participants	Number passing Final Test
1	Oppressed Community Upliftment Centre (OCUC)	Tamghas				6	176	463 75%
		Arkhale				9	246	
		Hastichour				5	152	
2	Nawa Pravat Yuba Sangh NPYS	Rupakot				9	225	487 97%
		Turang				5	125	
		Harewa				6	150	
3	Rural Development and Awareness Centre - RUDAG	Johang				8	242	463 75%
		Juniya				8	245	
		Santipur				4	122	
		Limgha				1	26	
						61	1709	1413 (82%)

Gulmi NGOs Bridging and Economic Education Classes directly

District: Arghakhanchi								
Sn.	Name of the NGO	Program VDC	#of BLC	Enrolled Participants	Number passing Final Test	# of EEC	Enrolled Participants	Number passing Final Test
1	Prakash Sachetan Samuha PRAG	Arghatosh	3	78		2	52	
		Dibarna	3	77		2	51	
		Dhikura	2	60		1	26	
		Nuwakot	2	53		0	0	
2	Nepal Red-Cross Society NRCS	Mareng	3	86		2	60	
		Wangla	2	56		2	57	
3	Social Service and Development Centre - SOSDEC	Sandhi-kharka	2	53		2	48	
		Balkot	2	61		3	85	
		Kerunga	2	56		3	55	
		Argha	0	0		4	85	
4	Social Service Intellectual Circle SSIC	Thulopokhara	4	78		3	78	
		Chhatragunja	3	79		2	50	
		Bhagawati	3	74		3	77	
			31	811		29	724	

BLC - Basic Literacy Class

EEC – Economic Education Class

Note – Due to delays getting bank to release funds Arghakhanchi classes have only recently finished and results are yet to be received.

Thalani – Useful Knowledge and Skills

In Group Leader training after the completion of Economic Education classes participants from Turang VDC shared their impressions of the content of the Economic Education curriculum. They had found the focus on managing money, savings groups, keeping accounts and planning for livelihoods and enterprises relevant and useful to their own lives. They felt that often in the past women in their community had studied Naya Goreto but only gained very general knowledge that was less useful.

D. Microfinance Activities

Participants in many of the new classes started microfinance activities as a result of the curriculum and the support of the project. Each group has elected its own Chairperson, Treasurer and Secretary as well as determine their own by-laws. A few are members of existing groups hoping to improve the savings and lending activities of their groups. The participants interested in starting to save have been issued with ledgers and passbooks. Of these 90 groups 60 in Arghakhanchi and 61 in Gulmi have started savings and all are now revolving their first small loans. World Education staff visited some of these trainings and found the participants very enthusiastic about the groups and their initial efforts to start saving and providing loans.

In addition to working with new participants and new groups the program has re-established contact with the women in the earlier program. Of these 2086 women in the 80 groups that were directly supported have been contacted to assess how they are

coping in the current environment. Their progress and their needs to improve their microfinance or livelihood activities are also being assessed. Many have identified the need for more advanced accounting training as their funds grow and the math becomes more complex. These established groups are now being supported to request mini-grants to develop livelihoods.

Addressing Livelihoods in A Conflict Environment

Women from Simalpani and Bangi VDCs shared their experiences of using savings and credit to improve their livelihoods. In their groups they believe that the loans have benefited many members and enabled women to mainly expand existing activities. In VDCs the loans have been taken for goat raising, milking buffaloes, poultry farming, which are the most profitable activities in these areas.

The 80 groups from the earlier phase of the program continue to grow and evolve. Their savings have increased from Rs. 7,11524 in July 2002 to Rs.14,81,727. The average savings per women is now Rs.710. The cumulative loans have grown from Rs. 14,51,830 at 2002 to Rs.47,31,730. They have also increased the size of the loans being given. The maximum loans they are now giving are Rs.7,000. Loans are also available for longer periods (up to two years) enabling women to make more long-term investments such as in the purchase of large livestock or a business enterprise. The women are reporting that the greatest returns on investments are from livestock. In some areas there is also a good return on fresh vegetables and ginger. Women in the groups though have been very reluctant to share information on loans and income from investment. In an environment where Maoist rebels are "taxing" all households women are concerned that this information could be used against them. This is making tracking the impact of loans extremely difficult.

Group Efforts to Take Advantage of New Opportunities

Kapilvas Women's Saving Group in Dhikura used group funds to cover the cost of poles and wiring when a micro-hydro scheme was introduced in their area. This enabled their village to be linked to the scheme. The community repaid the loan from the electricity fees. Without the savings groups loan the community would probably have not benefited from the micro-hydro scheme.

There are 121 new groups in the program. The majority of these involve women that had never had access to microfinance before. A few especially in Arghakhanchi were members of groups formed in recent years by the Women's Development Office and other government offices. Some were Mothers Groups formed by the Health Post that had savings but only provided loans for emergencies. All these groups were identified as needing support and economic education to enable them to meet the microfinance needs of their members. With the exception of a couple of mothers groups most had very small savings and were not saving regularly. Many of these women have no other access to financial services. Bearing in mind their urgent need many groups decided to "jumpstart" the process by initially saving a larger sum and then a smaller amount thereafter. The growth in savings in these new groups has been spectacular. Work at the community level started in February and by August 121 groups were up and running with 3474 members and Rs.7,01,112 saved and Rs.16,94,484 given in loans. Most of these initial loans are small and short-term. On

average these women have Rs.200 in savings. The groups have been quicker to start saving and to revolve loans than in the earlier phase of the program. This could be because of the example of earlier groups or it could be a measure of the desperate need for credit in the current environment.

In the Resunga Mahila Karakoram there are now 201 groups with 5,560 women members. The total savings are Rs.21,82,839 (US\$ 29,901) and the groups made cumulative loans of Rs.64,26,214 (\$US 88,030). Average individual savings are Rs.392 (US\$5.37).

Interest Rates and Moneylenders

The interest rates charged by moneylenders in Gulmi and Arghakhanchi have been 60% for many years. The women's savings and credit groups established by the WEEL (under GARDP) initially charged 36% interest. Over three years this forced the interest rate charged by local moneylenders to come down to 36% too. This past year the women have dropped the interest rate to 24% and the moneylenders are being forced to follow suit. In VDCs where the WEEL Program has recently started under the current phase the moneylenders are complaining about the groups charging "low interest". The NGOs are hopeful that within a couple of years the new groups will be able to increase the availability of credit and force down the moneylenders interest rates in other VDCs. The Local Development Officer (LDO) in Gulmi was interested in having the program "fix" interest rates. The groups though are independent and the interest rates are expected to continue to decline as the savings and credit available goes up.

For initial information on the location and financial status of women's savings and credit groups see Annex I.

In addition to the microfinance activities many groups report needing to take responsibility for other community services and tasks. For example in Arkhale VDC the new women's saving group is being called upon to mediate community disputes. In the past this was a role of the VDC or Ward committees.

E. Building District Level Microfinance System

An agreement was signed with the Centre for Microfinance and Mr. Roshan Shrestha was assigned full-time to the project. He assisted in the planning for the training for NGO staff and representatives for Microfinance Program Management. He is now working with the NGOs to do an assessment of their training needs, as well as an assessment of the capacity building needs for the groups in the program and other microfinance organizations in these districts. Over the last quarter he made field visits to both districts to see how the assessment process was going and to begin the work on developing of the district level Microfinance Development Plans.

It had been hoped to build on the existing District Level Federations of Co-operatives. It has transpired though that the existing federation in Gulmi is focused on non-financial services and limits its membership to multi-purpose co-operatives. This may

make creation of a second federation more difficult. Another unexpected challenge is that the government has amalgamated District Co-operative Offices to reduce costs and neither district has a co-operative office but are now served from Palpa and Kapilvastu.

In Arghakhanchi there are 12 active co-operatives engaged in microfinance activities. Of these 11 participated in an initial planning meeting with Mr. Roshan Shrestha. The Women's Development Office is also interested in strengthening district level microfinance and co-operatives and they too participated in the meeting. In Gulmi there are more co-operatives but not all are engaged in microfinance. Being a much larger and scattered district it is more difficult to reach all those that might be interested. However an initial meeting was held with representatives from 10 co-operatives to discuss district level microfinance needs and activities. The District Co-operative office now based in Palpa also sent a representative to participate in this meeting. The co-operatives and women's groups are now participating in a process to assess needs and interests through an institutional audit. It is hoped that over the next quarter at least one district level plan can be finalized and capacity building activities be started.

F. Review Meetings

The current security situation in the districts is such that these meetings have been difficult to organize. Small district level meetings were held with different stakeholders during the last quarter. In Arghakhanchi a series of meetings were held with government line agencies and the NGOs as the acting CDO was not supportive of a meetings involving many stakeholders. The DDC, Local Development Office, Women's Development Office and District Education Offices were consulted along with NGOs. In Gulmi the Chief District Officer (CDO) and LDO both participated in the joint review meeting with NGOs.

The main feedback and issues to emerge from these meetings were generally positive. Both government and NGOs felt the program was running smoothly. The government counterparts appreciated the fact that the program was running in needy communities. They were pleased that efforts had been made to ensure that there was no duplication and that there is on-going co-ordination with the district line agencies. There were some problems with co-ordination with the District Education Office program in one VDC of Arghakhanchi but this was resolved and in the coming year it has been planned to reactivate the Non-formal Education Committee to prevent such problems re-occurring.

In the discussions the NGOs and community representatives shared their observations and identified the main strengths of the program as being strong community support and the involvement of Dalit and marginalized communities; strong participant interest and increasing numbers of participants with few dropouts; confidence and commitment by the participants to the savings and credit activities; and mobilization of the groups to support other community priorities.

In the Review Meetings the issues raised that need to be addressed were that the program is needed beyond the Green Road corridor and that it should be expanded to

the most needy communities not just those closest to the Green Road. The problems of the late start in Year 1 resulting in the program running during the monsoon period were also highlighted. From the NGOs perspective the difficulties of constant monitoring and the difficulties collecting the data needed in the current security environment were highlighted. This is compounded by work in remote and inaccessible VDCs. The NGOs recommended that the data being collected be simplified and that the Treasurers be supported for more advanced training for bookkeeping so that they are better able to provide the information needed. The LDO in Gulmi was also concerned about the different interest rates being charged by groups but as this is market driven we do not plan to interfere with the groups setting these rates locally.

G. Monitoring and Evaluation

The monitoring tools were revised, finalized and printed by World Education. The NGOs were introduced to and trained to use these tools in June 2004. Initial work on collecting information about the savings and credit activities of the groups was started. The tools for use in measuring knowledge and skills gained through the education component were also introduced and are being used.

The NGOs are attempting to collect the information needed. However access to some VDCs and communities is erratic and staff are nervous carrying written information for fear of being accused of spying. Initially it had been hoped to rapidly collect information on the old groups. However it took several months to revive the contact with these groups and collect information. The amount of information required is quite detailed and in many communities is proving difficult to collect and update on schedule.

The regular monitoring data has been collected to meet the project needs. The most problems are collecting loan information. Due to the sensitivity of loan information many groups are reluctant to share detailed information. It remains to be seen though how good the baseline information is for the impact assessment component as this information is yet to be analyzed. Many groups are unwilling to share detailed loan or income information for fear that it might make them a target of either the Maoists or the Army. In an environment in which individual households are being forced to pay "taxes" families are reluctant to draw attention to their different income sources. This year we developed a new loan and enterprise information collection form. Based on this first years experience we will need to review what is feasible and how we can effectively get the information we need without endangering participants and NGO staff.

H. Possible Expansion of the Project

The possibility of additional program expansion was raised and discussed with USAID. Within the communities in which we are working there is considerable additional demand. The Planning Officer of the Ministry of Local Development in Gulmi District, has contacted World Education as the VDCs formed additional groups

within the same VDCs after Resunga Mahila was started. The VDCs are requesting these groups be given a priority for the second round of classes later in the year. The demand though exceeds the number of classes available. In addition the NGOs have been approached for support to form groups and provide Economic Education in other VDCs and disadvantaged communities not yet covered. World Education would be able to run an expanded program this coming year should funds become available. A proposal to this effect was submitted to USAID and activities will be able to be expanded immediately should this be approved.

Section II. Issues and Challenges

In Year 1 we there were a number of issues and challenges that emerged.

Timing of the Project

- World Education had planned activities with the assumption that the project approval process would be completed much earlier. This would have meant that planning and training could take place before and during the monsoon, with economic education and other activities starting immediately after monsoon. As the grant was awarded only in late November, it made completing the Year 1 activities difficult as originally scheduled and they were reordered accordingly. Some of the second year activities were brought forward and the year one activities delayed to fit in with the agricultural cycles and seasons.

District Blockade and Road Blockade

- ◆ There were sporadic district blockades mainly in the Spring, which prevented all vehicle movement into and within the project districts. At times this hampered reporting and site visits by World Education staff. This also delayed hiring District Motivators, collection of Baseline data, meeting with old groups to plan livelihood strategies and visits by CMF to assess needs for district level microfinance development.

New Government Policies for Co-operatives

- ◆ The government of Nepal, in response to finance companies registering under the Co-operatives Act, has "frozen" all new registration of co-operatives indefinitely. In the government's new budget for 2061/62 fiscal year, it was announced that the number of District Co-operative Offices would be halved. This has resulted in the Gulmi District Co-operative Office being closed and amalgamated with the Palpa District Co-operative Office based in Tansen. The Arghakhanchi District Co-operative Office has also been closed and has been amalgamated with the Kapilvastu District Co-operative Office to be located in Taulihawa. This will make it much more difficult to work with the formal co-operatives system and the government counterparts. It will also make it difficult to register new co-operatives or facilitate groups wishing to network to acquire co-operative status.

Money Transfer Problems and Resulting Delays

- ◆ Initially, transferring money to the NGO partners was delayed due to the bank delays. These problems have now been solved, however, the delay in releasing

funds resulted in a delayed start of classes in Arghakhanchi. This then led to a delay in these classes being completed, and the classes continue to run during monsoon making monitoring by NGOs difficult.

Maoist pressure on Groups and NGOs Delays

- ◆ There have been a number of problems with rumors of Maoists demanding savings groups give money. This is undermining the confidence of groups and some have suspended activities. On investigation it has transpired that in fact no actual demands have been made and groups that suspended activities are now resuming their activities. Despite there being no evidence that this is Maoist policy even the rumors had an instant effect as women are fearful of offending local militia. NGOs have also been asked to register with the Maoists. They have resisted strongly as if forced to do so would be prevented from operating by the CDO and the army.

Government Decision to Return Earmarked Gulmi/Arghakhanchi Funds

- ◆ The GARDP Project was supported by the European Union (EU) to address district level planning and development activities. As the EU was working in these two districts it was decided not to duplicate and put either UNDP's Participatory District Development Project (PDDP) or Local Governance Program (LGP) in these districts. It is though in all the other 73 districts of Nepal. As part of this effort the EU was to support GARDP developing family livelihoods through similar approaches using microfinance, livelihood trainings etc and to develop a Local Development Trust Fund from which to access resources. With different consultants and Project Managers the thinking on this shifted over the duration of the project. The communities and DDCs were however assured that once a mechanism had been agreed this "fund" would be released. The last Project Manager had very different ideas and wanted to redirect this money into a Business Development Services (BDS) fund. In the end no decision or consensus was reached and this \$1 million approximately was "frozen" in a Nepali bank in rupees. The EU stated that their policy had changed on making these types of funds available and requested their return despite them being promised and in the agreement with the Nepal government. At a recent meeting with the Finance Ministry the government representative stated that the government has agreed to return this money. While it is understandable that this decision has been reached it does create great inequity in that there is poor access to credit in these two districts in comparison with other districts of Nepal. The community and DDC have been demanding that WEEL address this but this is not possible and less likely now. In light of this decision we will return to UNDP to see what possibilities there are for ensuring a commitment to these districts in the future.

Section III. Next Steps

Over the next quarter (Fifth Quarter / November 2004 – January 2005) the following activities are planned in Kathmandu, Gulmi and Arghakhanchi Districts.

November 2004

- Group Leader Training in Arghakhanchi
- Continuing Education will start in Arghakhanchi for 29 groups
- Village Orientation in new VDCs / Wards
- Centre for Microfinance will continue work on development of District Microfinance Development Plans
- Mini-grant proposals will be reviewed
- Plan for Exchange Visits

December 2004

- Year 2 Agreements finalized
- Facilitator training Economic Ed / Basic Literacy
- Exchange visits
- Basic Literacy classes start
- Economic Education classes start
- Co-ordination with Uyjalo

January 2005

- All Facilitator Training complete
- All Year 2 classes started
- Field visit by WE staff
- First mini-grants distributed
- Exchange visits
- Conduct Livelihood TOTs both districts

Annex 2: Resunga Mahila
Performance Monitoring Matrix

Ref No.	Outputs / Results	Verifiable Indicator	Targets			Actuals			Comments
			Y1	Y2	Y3	Y1	Y2	Y3	
R1.1	Women's literacy and numeracy skills increased	No. of women who complete literacy and numeracy skills training (annual figures)	1125	1125		811			Fewer Basic Classes were run due to delays getting funds in district
R1.2		No. of women who pass literacy and numeracy skills test (annual)	1000	1000		NA			Test complete – all results not yet submitted
R2.1	Women's economic participation increased	Number of women who receive post-literacy training (annual)	2000	2000	2000	2433			More Economic Ed classes were brought forward from Year 2
R2.2		No. of women actively saving (cumulative figures)	4000	6000	6000	5560			More Economic Ed classes in Yr 1, high enrollment & savings starting in Basic resulted in high achievement
R2.3		No. of women who have initiated or expanded livelihood activities (cumulative)	2500	4000	4000	N/A			Gulmi have submitted detailed loan information but Arghakhanchi is still collecting this
R2.4		No. of micro and small enterprises established / expanded (cumulative)	2500	4000	4000	N/A			Gulmi have submitted detailed loan information but Arghakhanchi is still collecting this

R3.1	Improved Performance of Savings and Credit Groups	No. of S&C groups established or strengthened (cumulative)	200	320	320	201			
R3.2		No. of groups with increased total savings amt. (cumulative)	200	320	320	201			
R3.3		No. groups with increased loan disbursements (cumulative)	150	200	320	201			
R3.4		% of groups operating at a profit	90%	90%	90%	99%			Two groups used group funds to build temple and for social purposes that resulted in operating at a loss.
R3.5		% of groups with Portfolio at Risk (PAR) > 1 day	80%	80%	80%				Data incomplete – Gulmi report in 111 only 1 overdue loan this past year
R4.1	Increased linkages and access to credit	No. of district-level networks/org's providing support to S&C groups (cumulative)	2	6	6				Initial work started to support this but no actual results to date.
R4.2		No. groups accessing external training and/or technical / financial assistance (cumulative)	20	50	60				Initial work started to support this but no actual results to date.

Performance Monitoring Summary Table

Ref No.	Outputs / Results	Verifiable Indicator	Means of Verification	Responsibility	Mode / Frequency of Reporting
Goal	Increase economic benefits of green roads and enhance particip'n of poorer households and women for greater economic equity and financial security	Improved levels of physical, economic, social, and personal assets of project participants (for other specific indicators refer below)	For broad impacts: Asset Tracking Tool and <i>Mana</i> exercise	Partner NGOs to facilitate (WE to provide training) and provide to WE for data analysis	Asset Tracking results provided in Completion Report. <i>Mana</i> exercise conducted regularly and reported in Annual Performance Reports
R1.1	Women's literacy and numeracy skills increased	No. of women who complete literacy and numeracy training	NGO six-monthly report: training attendance data, no. of women who complete training	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R1.2		No. of women who pass literacy and numeracy skills test	NGO six-monthly report: test results	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R2.1	Women's economic participation increased	Number of women who receive economic education	NGO six-monthly report: attendance data, no. of women who complete	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R2.2		No. of women actively saving	NGO six-monthly report: no. of active savers	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R2.3		No. of women who have initiated or expanded their livelihood activities	NGO six-monthly report: data on loan-use for productive purposes	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R2.4		No. of micro and small enterprises established / expanded	NGO six-monthly report: data on loan-use for productive purposes	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report

R3.1	Improved Performance of Savings and Credit Groups	No. of S&C groups established or strengthened	NGO six-monthly report: group data	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R3.2		No. of groups with increased savings amount	NGO six-monthly report: based on total group savings at time of data collection less figure at time of project commencement	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R3.3		No. of groups with increased loan disbursements	NGO six-monthly report: based on total loans disbursed in group less figure at time of project commencement	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R3.4		% groups that are profitable	NGO six-monthly report: based on aggregate group profit/loss over 6-month period	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R3.5		% groups with Portfolio at Risk (>1 day) < 5%	NGO six-monthly report: total value of group loans with any payments outstanding / total outstanding group loans - at time of data collection	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report
R4.1	Increased linkages and access to credit	No. of district-level networks/org's providing support to S&C groups	Signed cooperation agreements	CMF to undertake and report to WE on progress	Six-monthly & Annual Performance Report
R4.2		No. groups accessing external training and/or technical / financial assistance	NGO and S&C Group written records specifying nature of assistance provided	Partner NGOs to collect and provide to WE six-monthly	Six-monthly & Annual Performance Report

